

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
Angela Cross § Case No. 17-22160
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/25/2017 . The undersigned trustee was appointed on 07/25/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 25,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	121.84
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 24,878.16

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/18/2018 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,250.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,250.00 , for a total compensation of \$ 3,250.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 79.05 , for total expenses of \$ 79.05 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/17/2018 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 17-22160 JSB Judge: Janet S. Baer Trustee Name: Frank J. Kokoszka, Trustee
Case Name: Angela Cross Date Filed (f) or Converted (c): 07/25/2017 (f)
341(a) Meeting Date: 08/22/2017
For Period Ending: 10/17/2018 Claims Bar Date: 04/18/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 448 Benjamin Franklin Ct. Aurora IL 60504-0000 Dupage	110,000.00	25,000.00		25,000.00	FA
2. 2014 Mazda Cx-5 Mileage: 50000	10,000.00	0.00		0.00	FA
3. Furniture	2,000.00	0.00		0.00	FA
4. Electronics	500.00	0.00		0.00	FA
5. Clothing	800.00	0.00		0.00	FA
6. West Suburban Bank	1,500.00	0.00		0.00	FA
7. Charles Schwab	90,000.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$214,800.00	\$25,000.00	\$25,000.00	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee has a proposed settlement with the Debtor to sell back to the Debtor the estate's interest in equity in real property.
If settlement falls through or is not approved, Trustee will attempt to sell the real property. - Frank J. Kokoszka 6/14/2018
Trustee has administered all assets. Trustee is awaiting the completion of tax returns - Frank J. Kokoszka 8/1/2018

Tax returns have been completed and will be mailed today. Upon receipt of fee application for Accountant, Trustee will prepare and submit TFR to US Trustee. - Frank J. Kokoszka 10/3/2018

Trustee has received Accountant's Fee Application and is preparing TFR for submission to UST. - Frank J. Kokoszka 10/16/2018

Initial Projected Date of Final Report (TFR): 12/31/2018

Current Projected Date of Final Report (TFR): 12/31/2018

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-22160
Case Name: Angela Cross

Trustee Name: Frank J. Kokoszka, Trustee

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0410

Checking

Taxpayer ID No: XX-XXX8436

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 10/17/2018

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/18/18	1	Angela Cross 448 Benjamin Franklin Court Aurora, IL 60504	Sale back to Debtor of equity in home residence. Motion for Approval is set for June 22, 2018	1110-000	\$25,000.00		\$25,000.00
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$11.80	\$24,988.20
07/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$37.13	\$24,951.07
08/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$37.08	\$24,913.99
09/28/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$35.83	\$24,878.16

COLUMN TOTALS	\$25,000.00	\$121.84
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$25,000.00	\$121.84
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$25,000.00	\$121.84

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0410 - Checking	\$25,000.00	\$121.84	\$24,878.16
	\$25,000.00	\$121.84	\$24,878.16
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$25,000.00		
Total Gross Receipts:	\$25,000.00		

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-22160

Date: October 17, 2018

Debtor Name: Angela Cross

Claims Bar Date: 4/18/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Frank J. Kokoszka trustee@k-jlaw.com	Administrative		\$0.00	\$3,250.00	\$3,250.00
100 2200	Frank J. Kokoszka trustee@k-jlaw.com	Administrative		\$0.00	\$79.05	\$79.05
100 3410	Alan D. Lasko & Associates, P.C. 205 West Randolph Suite 1150 Chicago, IL 60606	Administrative		\$0.00	\$1,412.00	\$1,412.00
100 3420	Alan D. Lasko & Associates, P.C. 205 West Randolph Suite 1150 Chicago, IL 60606	Administrative		\$0.00	\$21.60	\$21.60
1 300 7100	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured	Reviewed- valid to pay	\$3,242.00	\$3,340.76	\$3,340.76
2 300 7100	Department Stores National Bank C/O Quantum3 Group Llc Po Box 657 Kirkland, Wa 98083-0657	Unsecured	Reviewed- Valid to pay	\$2,031.00	\$2,230.49	\$2,230.49
3 300 7100	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured	Reviewed-Valid to Pay	\$3,648.00	\$3,695.61	\$3,695.61
4 300 7100	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured	Reviewed-Valid to Pay	\$520.00	\$1,469.61	\$1,469.61
5 300 7100	U.S. Bank National Association Bankruptcy Department Po Box 108 St. Louis Mo 63166-0108	Unsecured	Reviewed-Valid to Pay	\$5,683.00	\$5,547.73	\$5,547.73

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-22160

Date: October 17, 2018

Debtor Name: Angela Cross

Claims Bar Date: 4/18/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
6 300 7100	Portfolio Recovery Associates, Llc Successor To Citibank, N.A.(Sears) Pob 41067 Norfolk, Va 23541	Unsecured	Reviewed-Valid to Pay	\$3,926.00	\$3,926.23	\$3,926.23
7 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured	Reviewed-Valid to Pay	\$5,026.00	\$5,304.01	\$5,304.01
Case Totals				\$24,076.00	\$30,277.09	\$30,277.09

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-22160

Case Name: Angela Cross

Trustee Name: Frank J. Kokoszka, Trustee

Balance on hand \$ 24,878.16

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 3,250.00	\$ 0.00	\$ 3,250.00
Trustee Expenses: Frank J. Kokoszka	\$ 79.05	\$ 0.00	\$ 79.05
Accountant for Trustee Fees: Alan D. Lasko & Associates, P.C.	\$ 1,412.00	\$ 0.00	\$ 1,412.00
Accountant for Trustee Expenses: Alan D. Lasko & Associates, P.C.	\$ 21.60	\$ 0.00	\$ 21.60

Total to be paid for chapter 7 administrative expenses \$ 4,762.65

Remaining Balance \$ 20,115.51

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 25,514.44 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 78.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group Llc As Agent For	\$ 3,340.76	\$ 0.00	\$ 2,633.85
2	Department Stores National Bank	\$ 2,230.49	\$ 0.00	\$ 1,758.51
3	American Express Centurion Bank	\$ 3,695.61	\$ 0.00	\$ 2,913.61
4	American Express Centurion Bank	\$ 1,469.61	\$ 0.00	\$ 1,158.64
5	U.S. Bank National Association	\$ 5,547.73	\$ 0.00	\$ 4,373.81
6	Portfolio Recovery Associates, Llc	\$ 3,926.23	\$ 0.00	\$ 3,095.43
7	Pyod, Llc Its Successors And Assigns As Assignee	\$ 5,304.01	\$ 0.00	\$ 4,181.66

Total to be paid to timely general unsecured creditors \$ 20,115.51

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE